ANNUAL INDEX

Articles appearing in Volume 6, January—December 1989 of BOTTOMLINE below in chronological and numerical order. The Author Index can be found on page 51.

■ January

Viewpoint: *What Risk-based Capital Means for Your Institution.* C. Koch, p. 5.
Markets Outlook: *Beyond the FSLIC Crisis.* G. Hanc, pp. 7+.
Is the Dual Banking System Compatible with the Holding Company Movement? R. A. Wall, pp. 13+.
Mutual Holding Companies: Where Do They Go From Here? E. Luse, pp. 16+.
Who's Watching the Thrifts? It Seems Like More Committees in Congress Than Ever. F. Gresock, pp. 25+.
Building Customer Satisfaction, Strategically. G. Cavallo and J. Perelmuth, pp. 29+.
It's January 1—Have You Read the Tax Law on Employee Benefits Plans? T. Rand, pp. 34+.
Freddie Mac Is the New Kid on The Street. L. Brendsel, pp. 38+.
What's Happening: *Management Conference: Rx for FSLIC*, pp. 41+.
Mortgages: *Words of Warning on Home Equity Loans.* R. Blood, pp. 46+.
Commercial Side: *Loss Trends Trigger Protective Steps.* B. Wallace, pp. 49+.
Retail Side: *Pricing Committees Can Boost Fee Income.* P. White, pp. 52+
Marketing: *Turning Mortgages into Biweeklies for Fee Income.* H. Edwards, pp. 54+.
On Washington: *Strategy Sessions and Power Handshakes.* J. Hutnyan, p. 56.

■ February

Viewpoint: *A New Direction for the National Council.* C. Koch, p. 5.
Markets Outlook: *A Separate Thrift Industry: Pros and Cons.* G. Hanc, pp. 6+.
Mortgages: *Quality Control and the Local Market.* H. G. Waddell III, pp. 9+.
Assessing the Downturn in the New England Real Estate Market. R. Ford, pp. 14+.
Information Is the Key to Innovative Property Management. M. Bequette, pp. 17+.
Real Estate Appraisal Reform: What Will It Mean for Savings Institutions? T. Maio, pp. 23+.
What's Happening: *Outlook Brightens for a Savings Bank Charter Bill in California*, p. 28.
The Secondary Market Is Ripe for Seasoned Mortgage Loans. P. Lamoreaux, pp. 30+.
Fight Back Against Hostile Takeovers! F. Grady, pp. 35+
Security for ATMs Is More Than Physical. S. Avarne, pp. 41+.
Marketing: *The Growing Market for Retirement Products.* H. Forcier, pp. 44+.
Retail Side: *Connecticut Bankers Band Together to Fight Crime.* M. Wolff, pp. 46+.
On Washington: *Change Bypasses Banking Sector.* J. Hutnyan, p. 48.

■ March

Viewpoint: *Questions About the Bush Proposal.* C. Koch, p. 4.
Markets Outlook: *Capital Requirements: Survival of the Fittest?* G. Hanc, pp. 9+.
A Back-to-Basics Question: Is Your Information Technology Really Working? J. Diesem, pp. 13+.
A Look at the National Council's 1988 Operations Survey. M. Wolff, pp. 19+.
Software and Computer Decisions Belong in the Executive Suite. E. Anderson, pp. 25+.
Surviving a Merger, in the Backroom. R. Howe and D. Jones, pp. 33+.
The Debate Over Technology. F. Gresock, pp. 39+.
Building a Stronger Partnership Between Marketing and Sales. D. Pottruck, pp. 57+.
Savings Institutions Are Hurrying to Keep Up with an Aging America. A. van der Linden, pp. 65+.
A Primer on Desktop Publishing in Savings Institutions R. Wentling, pp. 71+.
When Selling Servicing, Steer Clear of a "Fire Sale" Mentality. M. Batte, S. Snodgrass, and D. Measell, pp. 79+.
The Law and the Workplace: Riding the Wave of Change. P. Siegel, pp. 83+.
Do You Know–Really Know–What Your Savings Institution's Stock Is Worth? R. Altman, pp. 87+.
Keeping Your ATMs Secure–From the Insiders. S. Avarne, pp. 91+.
Retail Side: *Making CRA an Asset (Or a Limited Liability).* R. Scott, pp. 95+.
Marketing: *Service Quality: The Key to Success by Telephone.* M. Rieman, pp. 97+.
Mortgages: *Outlook for Servicing in 1989.* S. Hoff and H. Churchwell, pp. 101+.
What's Happening: *A Growing Case for an Internal Monitor.* p. 103.
On Washington: *FSLIC: The Nausea Factor.* J. Hutnyan, p. 104.

■ April

Viewpoint: *The Deadly Cure.* C. Koch, pp. 5+.
Markets Outlook: *The Fed, the Administration, and Inflation.* G. Hanc, pp. 7+.
Private Mortgage Insurance: An Industry with Something to Prove. T. Porter, pp. 11+.
Legal Woes in the Title Insurance Industry Are Enveloping Lenders, Too. W. R. Purcell, pp. 15+.
The Growing Importance of the Chief Financial Officer. F. Gresock, pp. 18+.
The Cold Reality of Investor Relations in Today's Market. J. Kehoe and S. Ellis, pp. 24+.
The Longest Day: Surviving the Annual Meeting of Shareholders. R. Chaut and E. Nebb, pp. 27+.
All Lobbying Is Local, Or, "Whaddaya Hear from the District?" H. Williams, pp. 30+.
Need Protection Against Interest Rate Ups and Downs? Consider Futures. N. Barta, pp. 33+.
What's Happening: *Congress Confronts the Staggering FSLIC Rescue.* F. Gresock, p. 37.
Marketing: *How to Compete with Credit Unions.* J. Moran, pp. 38+.
Retail Side: *The Branch Manager as Entrepreneur.* M. Wolff, pp. 40+.
Background Reading: *States Act on Liability Crisis.* J. Hamilton, p. 42.
On Washington: *Credit Unions Getting FSLIC Heat.* J. Hutnyan, p. 44.

■ May

Viewpoint: *A Review . . . and a Farewell.* C. Koch, pp. 4+.
Markets Outlook: *Uncertainties About Capital.* G. Hanc, pp. 9+.
Mortgages: *Finding the Profit Path in Mortgage Finance.* V. Cholewicki, pp. 11+.
Industry Recovery: Can Thrifts Attract New Capital? G. Czarnecki, pp. 16+.
Meeting the Forthcoming Capital Standards. M. Horn and B. Plotkin, pp. 25+.

The Future of Federal Deposit Insurance: A Debate. pp. 33+.
Assisted Acquisitions in the Bush Era. T. Vartanian, D. Ansell, and M. Rockford, pp. 47+.
Prospects for the American Savings Industry, as Seen Through a Swiss Window. R. Lesser, pp. 55+.
A Synonym for Successful Banking? It Is Still Risk Management. John M. Tsimbinos, pp. 59+.
How Can Savings Institutions Make CRA Work? M. Seger, pp. 65+.
Thrift Accounting Issues on the Horizon. J. Mauriello, pp. 71+.
The Human Side: *When Was Your Last Human Resources Review?* W. Luke, pp. 77+.
On Washington: *After the Deed Is Done*. J. Hutnyan, p. 80.

■ June

Viewpoint: *Congress: Making a Difference*. D. Sullivan, Jr., p. 5.
Markets Outlook: *Deposit Insurance Problems: Never Again?* G. Hanc, pp. 7+.
What Is the Status on Ethics in American Business? J. Wright, pp. 11+.
Meeting Market Demand for Securities Products. G. Kerns, pp. 15+.
Commercial Banks Are Following Savings Institutions into Annuities. K. Kehrer, pp. 19+.
Financial Planning in the Wake of Thrift Bulletin #13. E. Lasher, pp. 25+.
First Federal Savings Bank of California Doesn't Mind Leaving the Razzle-Dazzle to Others. M. Wolff, pp. 27+.
Mortgages: *What Is True Market Value?* R. Tomlinson and D. Carroll, pp. 31+.
What's Happening: *Operations Officers Face Increases on Most Fronts*. F. Gresock, pp. 35+.
Retail Side: *Reading the Regulators' New CRA Policy*. C. Lewis, pp. 36+.
On Washington: *Will Bank Politics Ever Be the Same?* J. Hutnyan, p. 40.

■ July

Viewpoint: *Patriotism and the Banking Business*. D. Sullivan, Jr., p. 5
Markets Outlook: *Post-Legislation Thrifts*. G. Hanc, pp. 7+.
Ominous Rumblings from the Front Line. B. Hurst, pp. 9+.
When Personal Problems Damage Your People's Performance, How Should You Respond? M. Raber, pp. 15+.
Just What Is High-Performance Banking, and What Does It Mean for Thrifts? R. Metzger, pp. 19+.
Public Relations Before and After the Merger. N. Salus, pp. 47+.
An Accounting Time Bomb from FASB. J. Parks, pp. 51+.
No Letup Seen in Lender Liability Cases. W. Mack, pp. 55+.
Marketing: *The Changing Complexion of the Consumer*. F. Gresock, pp. 59+.
Mortgages: *MIs and FHLBB Target Self-Insurance Risk*. V. Vidal, pp. 61+.
On Washington: *When a Community Pillar Is Not Enough*. J. Hutnyan, p. 64.

■ August

Viewpoint: *RTC: The Sleeping Monster*. D. Sullivan, Jr., p. 5.
Markets Outlook: *The Economic Impact of FIRREA*. G. Hanc, pp. 7+.
Mortgages: *Discrimination in Loan Purchases*. L. Platt, pp. 11+.
For the CEO: A Practical Guide to Implement New Technology. R. Sullivan, pp. 13+.
Inoculating Your Systems Against a Computer Virus. G. Roos, pp. 17+.
Executive Information Systems: Why Isn't the Industry Biting? M. Wolff, pp. 21+.
The Two Sides of Private Capital. E. Kasaba, pp. 29+.
The CEBA Option for Savings Banks. I. Tannenbaum, pp. 33+.
Education: *Problem Solving: Some Tools for Success*. T. Draper, pp. 38+.
Profile: *David Sullivan: Lawyer, Legislator, Banker*. F. Gresock, pp. 41+.
On Washington: *Making It in Peacetime*. J. Hutnyan, p. 44.

■ September

Viewpoint: *Coming: A Lesson in Mental Toughness*. D. Sullivan, Jr., p. 5.
Markets Outlook: *Deposit Insurance: Unfinished Business*. G. Hanc, p. 7+.
Mortgages: *Appraisers Face New Reforms*. V. Vidal, p. 9+.
Here Comes the RTC Bulldozer. S.. McFarland, pp. 11+.
Inside the FDIC's Liquidation Operations. S. Seelig, pp. 21+.
Lessons Learned from Dealing with Problem Loans. G. Lange, pp. 29+.
FIRREA Creates a New World for Financial Institutions. F. Gresock, pp. 39+.
The Special Assets Unit. J. C.. Livingston, pp. 43+.
Regulatory Reform Is Reshaping the Mortgage Landscape. S. Carlson, R. Dorfman, and J. Tierney, pp. 47+.
The Residential Mortgage Lending Competition from Credit Unions Is Here . . . And It's Meaningful! M. Dennis, pp. 51+.
When the Media Gets It Wrong, CEOs Use Direct Mail to Put Things Right. M. Wolff, pp. 55+.
Cost-of-Funds Indexes Give Commercial Lending a New Twist. J. Koch, pp. 59+.
Education: *IRS Speaks with One Voice on Audit Issues*. W. Schonman, pp. 62+.
Commercial Side: *Changes Sweeping Income Property Lending*. R. Poe, pp. 65+.
On Washington: *Musing About the New Standard*. J. Hutnyan, p. 68.

■ October

Viewpoint: *Needed: A Realistic Housing Commitment*. D. Sullivan, Jr., p. 5.
Markets Outlook: *Impasse on Capital Rules?* G. Hanc, pp. 7+.
"Gimme a Break, I Don't Have Time to Sell!" R. Curran, pp. 19+.
Evaluating a Health Benefit Plan, Step by Step. J. Kaplowitz, pp. 27+.
Compensation That Reflects the Company. S. Perzy, pp. 37+.
Peak-Time Pay: An Effective Way to Fill Part-Time Jobs in the 1990s. S. Mahlin, pp. 43+.
Child Care Makes Smart Business Sense. C. Kane, pp. 47+.
Sex Discrimination Suits: Is Your Shop at Risk? F. Grady and L. Armstrong, pp. 51+.
Don't Hire an Empty Suit. R. Cuddy, p. 57+.
Recruitment Databases: A New Way to Hire Savings Executives. G. Nicholas, pp. 62+.
Mortgages: *New Disclosures for Home Equity Loan Ads*. S. Mabbitt, pp. 64+.
Retail Side: *The Psychology of Handling Disgruntled Customers*. L. Barbanel, pp. 66+.
On Washington: *More HMDA Reporting in the Works*. J. Hutnyan, p. 68.

■ November

Viewpoint: *Preserving the Home Loan Bank System*. D. Sullivan, Jr., pp. 5+.
Markets Outlook: *The Future of the FHLBs*. G. Hanc, pp. 9+.
The Dual Banking System: Dead or Alive (or Somewhere in Between)? S. McCray, pp. 11+.
Backing Into the Future: Positioning Savings Associations for Profit in the 1990s. K. Shaw, pp. 17+.
When Shopping for Real Estate Loans from the RTC, "Let the Buyer Beware." M. Basile, pp. 24+.
Going Public? Management Can Gain by Selling the Initial Stock Offering to the Community. R. Adams, pp. 28+.
The Center for Financial Studies at Ten, and Beyond, pp. 36+.
What Does It Take for an Accurate Reading on Branch Profitability? J. Tsimbinos, pp. 46+.
Do the Spadework Carefully If Cross-selling Is to Flourish. D. Stevens, pp. 50+.

Exploring Approaches to Successful and Profitable Branch Automation. M. Baker, pp. 53+.
Mortgages: *Servicing and the New Capital Rules*. H. Wolcott, pp. 56+.
Education: *Directors: Finding a Suitable Style*. R. Raber, pp. 58+.
Retail Side: *The Real Value of Automation*. W. Mannakee, pp. 60+.
On Washington: *Bank Power and the Shortcut Home*. J. Hutnyan, p. 64.

■ December

Viewpoint: *The Human Part of Human Resources*. D. Sullivan, Jr., p. 5.
Markets Outlook: *S&L Acquisitions: Pluses and Minuses*. G. Hanc, pp. 7+
The Savings Industry Rides a Legislative Roller Coaster Through the 1980s. F. Gresock, pp. 11+
What Business Strategies Worked Best for Savings Associations in the 1980s? E. Mays, pp. 17+.
The QTL Test Sends Savings and Loans Back to the Future. W. Cooper, pp. 25+.
The Capital Conundrum: Weaker S&Ls That Need It Most Will Have the Hardest Time Raising It. E. Luse, S. Malizia, and J. Spidi, pp. 31+.
As the Savings Industry Shrinks, the Importance of an Effective Downsizing Program Grows. P. Doris, pp. 40+.
Don't Let the Potential of Executive Search Firms Go Untapped. L. Kline, pp. 44+.
Mortgages: *The RTC: High Stakes for Everyone*. P. Knight, pp. 48.
Retail Side: *Evaluating Retail Real Estate Holdings*. R. Echikson, pp. 46+.
On Washington: *Credit Union Semantics*. J. Hutnyan, p. 52.

■ Authors

Adams, Robert D., Nov., pp. 28+.
Altman, Richard M., Mar., pp. 87+.
Anderson, Evert R., Mar., pp. 25+.
Ansell, David L., May, pp. 47+.
Armstong, Lester W., Oct., pp. 51+.
Avarne, Simon A. B., Feb., pp. 41+; Mar., pp. 91+.

Baker, Michael D., Nov., pp. 53+.
Barbanel, Linda, Oct., p. 66+.
Barta, Norman J., April, pp. 33+.
Basile, Michael, Nov., pp. 24+.
Batte, Mary Bruce, Mar., pp. 79+.
Bequette, Michael M., Feb., pp. 17+.
Blood, Roger F., Jan., pp. 46+.
Brendsel, Leland., Jan., pp. 38+.

Carlson, Steven J., Sept., pp. 47+.
Carroll, David C., June, pp. 31+.
Cavallo, Gerald O., Jan., pp. 29+.
Chaut, Robert, April, pp. 27+.
Cholewicki, Victor, May, pp. 11+.
Churchwell, Herman F., Mar., pp. 101+.
Cooper, William A., Dec., pp. 25+.
Cuddy, Robert W., Oct., pp. 57+.
Curran, Richard P., Oct., pp. 19+.
Czarnecki, Gerald M., May, pp. 16+.

Dennis, Marshall W., Sept., pp. 51+.
Diesem, John., Mar., pp. 13+.
Dorfman, Richard A., Sept., pp. 47+.
Doris, Peter, Dec., pp. 40+.
Draper, Tony, Aug., pp. 38+.

Echikson, Richard, Dec., pp. 46+.
Edwards, Haden W., Jan., pp. 54+.
Ellis, Stephanie, April, pp. 24+.

Forcier, Hubert V., Feb., pp. 44+.
Ford, Rita D., Feb., pp. 14+.

Goslin-Jones, Terri, Oct., pp. 11+
Grady, Francis X., Feb., pp. 35+.; Oct., pp. 51+.
Gresock, Frank, Jan., pp. 25+; Mar., pp. 39+; April, pp. 18+, p. 37; June, pp. 35+; July, pp. 59+; Aug., pp. 41+; Sept., pp. 39+; Dec., pp. 11+.

Hamilton, J. Gregory, April, p. 42.
Hanc, George, Jan., pp. 7+; Feb., pp. 6+; Mar., pp. 9+; April, pp. 7+; May, pp. 9+; June, pp. 7+; July, pp. 7+; Aug., pp. 7+; Sept., p. 7+; Oct., pp. 7+; Nov., pp. 9+; Dec., pp. 7+.
Hoff, Stephen Z., Mar., pp. 101+.
Horn, Michael M., May, pp. 25+.
Howe, Robert C., Mar., pp. 33+.
Hurst, Barbara E., July, pp. 9+.
Hutnyan, Joseph D., Jan., p. 56; Feb., p. 48; Mar., p. 104; April, p. 44; May, p. 80; June, p. 40; July, p. 64; Aug. p. 44; Sept., p. 68; Oct., p. 68; Nov., p. 64; Dec., p. 52.
Jones, Dennis W., Mar., pp. 33+.

Kane, Christine, Oct., pp. 47+.
Kaplowitz, Jeffrey J., Oct., pp. 27+.
Kasaba, Ekmel H., Aug., pp. 29+.
Kehoe, John P., April, pp. 24+.
Kehrer, Kenneth, June, pp. 19+.
Kerns, Gerald A., June, pp. 15+.
Kline, Linda, Dec., pp. 44+.
Knight, Peter E., Dec., pp. 48.
Koch, Charles John, Jan., p. 5; Feb., p. 5; Mar., p. 4; April, pp. 5+; May, pp. 4+.
Koch, John D., Sept., pp. 59+.

Lamoreaux, Pamela, Feb., pp. 30+.
Lange, Gary C., Sept., pp. 29+.
Lasher, Edward C., June, pp. 25+.
Lesser, Robert E., May, pp. 55+.
Lewis, Cynthia D., June, pp. 36+.
Livingston, J. C., Sept., pp. 43+.
Luke, J. Wendy, May, pp. 77+.
Luse, Eric, Jan., pp. 16+; Dec., pp. 31+.

Mabbitt, Stanley B., Oct., pp. 64+.
Mack, William F., July, pp. 55+.
Mahlin, Stuart J., Oct., pp. 43+.
Maio, Thomas A., Feb., pp. 23+.
Malizia, Samuel J., Dec., pp. 31+.
Mannakee, W. Evan, Nov., pp. 60+.
Mauriello, Joseph, May, pp. 71+.
Mays, Elizabeth, Dec., pp. 17+.
McCray, Sandra B., Nov., pp. 11+.
McFarland, Stuart A., Sept., pp. 11+.
Measell, Dan, Mar., pp. 79+.
Metzger, Robert O., July, pp.19+.
Moran, Justin L., April, pp. 38+.

Nebb, Edward, April, pp. 27+.
Nicholas, George P., Oct., pp. 62+.

Parks, James T., July, pp. 51+.
Perelmuth, Joel, Jan., pp. 29+.
Perzy, Sidney F., Oct., pp. 37+.
Platt, Lawrence E., Aug., pp. 11+.
Plotkin, Ben A., May, pp. 25+.
Poe, Ronald F., Sept., pp. 65+.
Porter, Tony, April, pp. 11+.
Pottruck, David S., Mar., pp. 57+.
Purcell, W. Riker, April, pp. 15+.

Raber, Marie J., July, pp. 15+.
Raber, Roger W., Nov., pp. 58+.
Rand, Thomas O., Jan., pp. 34+.
Rieman, Mark N., Mar., pp. 97+.
Rockford, Marc A., May, pp. 47+.
Roos, Glenn A., Aug., pp. 17+.

Salus, Naomi P., July, pp. 47+.
Schonman, Wendy S., Sept., pp. 62+.
Scott, Ruth H., Mar., pp. 95+.
Seelig, Steven A., Sept., pp. 21+.
Seger, Martha R., May, pp. 65+.
Shaw, Karen D., Nov., pp. 17+.
Siegel, Paul J., Mar., pp. 83+.
Snodgrass, Steve, Mar., pp. 79+.
Spidi, John J., Dec., pp. 31+.
Stevens, Dennis L., Nov., pp. 50+.
Sullivan, David, J., Jr., June, p. 5; July, p. 5; Aug., p. 5; Sept., p. 5; Oct., p. 5; Nov., pp. 5+; Dec., p. 5.
Sullivan, Richard Michael, Aug., pp. 13+.

Tannenbaum, Ira L., Aug., pp. 33+.
Tierney, John F., Sept., pp. 47+.
Tomlinson, Ric E., June, pp. 31+.
Tsimbinos, John M., May, pp. 59+; Nov., pp. 46+.

van der Linden, Anne M., Mar., pp. 65+.
Vartanian, Thomas P., May, pp. 47+.
Vidal, Vicki E., July, pp. 61+; Sept., pp. 9+.

Waddell, H. G., III, Feb., pp. 9+.
Wall, Richard A., Jan., pp. 13+.
Wallace, Bruce T., Jan., pp. 49+.
Wentling, Rose Mary, Mar., pp. 71+.
White, Phillip D., Jan., pp. 52+.
Williams, Harding de C., April, pp. 30+.
Wright, John Winthrop, June, pp. 11+.
Wolcott, Hunter W., Nov., pp. 56+.
Wolff, Mark R., Feb., pp. 46+; Mar., pp. 19+, pp. 44+; April, pp. 40+; June, pp. 27+; Aug., pp. 21+; Sept., pp. 55+. ═